



## Premium Fact Sheet

### WHAT

Premium payments will be required beginning November 1, 2003 for some families in Kentucky Children's Health Insurance Program (KCHIP) and Transitional Medical Assistance (TMA).

### WHO

Families with children in KCHIP who are above 150% Federal Poverty Level (FPL) and get the light purple card and families in the 2nd six-months of (TMA) must pay a monthly premium including the Passport Region.

### HOW MUCH

KCHIP premium is \$20/family/month, and TMA premium is \$30/family/month.

A family can receive a 10% discount if premiums are paid in advance, quarterly or semi-annually.

### WHEN

The premium must be paid by the fifth of every month and on time to stay enrolled and receive health benefits.

### WHY

Premiums allow a family to contribute to their health coverage. It is more like private insurance. It is important for families to pay their premiums so that health benefits are always available. An unexpected illness or emergency that requires care can occur at anytime.

Well-child check-ups and other preventive check-ups will help keep your child healthier, which helps avoid visits to the doctor for health problems. Adults also need preventive care.

### KEY POINTS

Premiums **MUST** be paid to continue to receive a monthly medical card.

The date of application is the date coverage starts for KCHIP children above 150% FPL, but only after the premium has been paid. There is no retroactive coverage.

When a case is approved, 2 premium payments are due, one for the 1st full month and one for the next month. Premium payments are due by the 5th of each month and paid in advance.

### WHAT HAPPENS IF CLIENTS DO NOT PAY?

If a family does not pay the premium, they will no longer receive a medical card. Families will receive notices and invoices through the mail. If families feel they have been discontinued unfairly, they have the right to appeal.

### QUESTIONS

If recipients have questions or concerns about premium payments, they should call the Premium Payment Center at 1-866-9KY-CHIP (1-866-959-2447). This number will be available beginning in November.



DEPARTMENT FOR MEDICAID SERVICES

